

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason B. Cavanaugh
Demi L. Cavanaugh
Debtors

Case No. 21-01678-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 31, 2021

User: AutoDocket
Form ID: ntnew341

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jason B. Cavanaugh, Demi L. Cavanaugh, 18 Barberry Court, Manchester, PA 17345-9345
cr	+ American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5427805	+ AMEX, ATTN: BANKRUPTCY, P O BOX 981540, EL PASO, TX 79998-1540
5428721	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5427807	+ BUREAU OF ACCOUNT MANAGMENT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5427799	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5427798	+ JASON B. CAVANAUGH, DEMI L. CAVANAUGH, 18 BARBERRY COURT, MANCHESTER, PA 17345-9345
5427814	+ KIA MOTORS FINANCE, ATTN: BANKRUPTCY, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
5427817	+ MEMBERS 1ST FCU, ATTN: BANKRUPTCY, P P BOX 40, MECHANICSBURG, PA 17055
5427801	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5427820	+ PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5432656	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
5427821	+ RASHMA K. DHANDA, ESQUIRE, ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028
5427800	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5427822	+ TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5427823	+ THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
5427824	+ WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES, IA 50328-0001
5429817	+ Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 31 2021 18:43:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5427804	+ Email/Text: backoffice@affirm.com	Aug 31 2021 18:40:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
5427806	+ Email/Text: defaultspecialty.us@bbva.com	Aug 31 2021 18:40:00	BBVA COMPASS, ATTN: BANKRUPTCY, P.O. BOX 10566, BIRMINGHAM, AL 35296-0001
5427808	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 31 2021 18:43:59	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5427810	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 31 2021 18:44:07	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
5427811	+ Email/PDF: creditonebknofications@resurgent.com	Aug 31 2021 18:43:55	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
5429814	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 31 2021 18:44:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

5427812	+ Email/Text: bankruptcy@huntington.com	Aug 31 2021 18:40:00	HUNTINGTON NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 340996, COLUMBUS, OH 43234-0996
5427802	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 31 2021 18:40:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5427813	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 31 2021 18:40:00	JEFFERSON CAPITAL SYSTEMS, LLC, ATTN: BANKRUPTCY, 16 MCLELAND ROAD, SAINT CLOUD, MN 56303
5427809	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 31 2021 18:44:04	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
5427815	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 31 2021 18:40:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5427816	+ Email/Text: unger@members1st.org	Aug 31 2021 18:40:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5427818	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 31 2021 18:40:00	MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE, SUITE 100, SAN DIEGO, CA 92108-3007
5429124	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 31 2021 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5427819	+ Email/PDF: pa_dc_claims@navient.com	Aug 31 2021 18:58:56	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILKES-BARRE, PA 18773-9640
5428211	+ Email/PDF: gecsed@recoverycorp.com	Aug 31 2021 18:44:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5428930	+ Email/Text: bankruptcy@huntington.com	Aug 31 2021 18:40:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
5427803	Email/Text: kcm@yatb.com	Aug 31 2021 18:40:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5429015	*+	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Jason B. Cavanaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Demi L. Cavanaugh hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Jason B. Cavanaugh,

Chapter 13

Debtor 1

Case No. 1:21-bk-01678-HWV

Demi L. Cavanaugh,
fka Demi Lyn Ruppert,

Debtor 2

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference,
further details will be provided to you

Date: October 7, 2021

Time: 09:00 AM

Address of the Bankruptcy Clerk's Office:

Ronald Reagan Federal Building
228 Walnut St, Rm 320
Harrisburg, PA 17101-1737
(717) 901-2800

For the Court:

Terrence S. Miller
Clerk of the Bankruptcy Court:
By: KarenDavis, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 31, 2021

ntnew341 (04/18)